

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: BRYON R GRAVES § Case No.: 08-26587
NICCOLE GRAVES §
§
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/03/2008.
- 2) This case was confirmed on 12/11/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/11/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/01/2009.
- 5) The case was completed on 11/29/2011.
- 6) Number of months from filing to the last payment: 38
- 7) Number of months case was pending: 42
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 37,260.00
- 10) Amount of unsecured claims discharged without payment \$ 77,774.66
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 42,734.00
Less amount refunded to debtor	\$ 1,154.00
NET RECEIPTS	\$ 41,580.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,831.86
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,597.24
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 5,429.10

Attorney fees paid and disclosed by debtor	\$ 668.14
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Scheduled Creditors:

Creditor <u>Name</u>	Class <u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Int. <u>Paid</u>
WILSHIRE CREDIT CORP	OTHER	.00	NA	NA	.00	.00
COUNTRYWIDE HOME LOA	SECURED	205,000.00	.00	.00	.00	.00
COUNTRYWIDE HOME LOA	UNSECURED	13,632.45	NA	NA	.00	.00
COUNTRYWIDE HOME LOA	OTHER	.00	NA	NA	.00	.00
DEUTSCHE BANK	SECURED	163,198.00	157,796.69	.00	.00	.00
JOHNSON BLUMBERG & A	OTHER	.00	NA	NA	.00	.00
WILSHIRE CREDIT CORP	OTHER	.00	NA	NA	.00	.00
REAL TIME RESOLUTION	SECURED	21,802.00	39,169.06	.00	.00	.00
REAL TIME RESOLUTION	UNSECURED	18,462.00	NA	NA	.00	.00
AMERICREDIT FINANCIA	SECURED	7,000.00	9,733.46	9,733.46	9,733.46	849.03
AMERICREDIT FINANCIA	UNSECURED	3,209.14	NA	NA	.00	.00
AMERICREDIT FINANCIA	OTHER	.00	NA	NA	.00	.00
TOYOTA MOTOR CREDIT	SECURED	11,000.00	12,000.00	12,000.00	12,000.00	655.23
TOYOTA MOTOR CREDIT	UNSECURED	3,000.00	1,771.52	1,771.52	406.26	.00
INTERNAL REVENUE SER	PRIORITY	756.00	2,000.00	2,000.00	2,000.00	.00
EAST BAY FUNDING	UNSECURED	567.99	567.99	567.99	130.26	.00
AFNI INC	OTHER	.00	NA	NA	.00	.00
ALLIED INTERSTATE	OTHER	.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	.00	NA	NA	.00	.00
AT&T	UNSECURED	1,098.69	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	6,442.00	6,672.04	6,672.04	1,530.10	.00
BANK OF AMERICA	OTHER	.00	NA	NA	.00	.00
CAPITAL RECOVERY/BAN	UNSECURED	5,380.00	4,785.93	4,785.93	1,097.56	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BANK OF AMERICA	OTHER	.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	488.00	488.37	488.37	112.00	.00
SPRINT	UNSECURED	1,003.00	1,011.98	1,011.98	233.02	.00
CAVALRY PORTFOLIO SV	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	2,300.00	1,856.48	1,856.48	425.75	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CCA	UNSECURED	94.95	NA	NA	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	2,950.00	2,933.99	2,933.99	672.85	.00
ECAST SETTLEMENT COR	UNSECURED	1,321.00	1,360.77	1,360.77	312.07	.00
GEORGIA POWER CO	UNSECURED	119.00	118.59	118.59	.00	.00
HEALTH CARE ASSO	UNSECURED	17,030.45	13,997.72	13,997.72	3,210.10	.00
HEALTH CARE ASSOC	OTHER	.00	NA	NA	.00	.00
HEALTHCARE ASSOC CRE	UNSECURED	732.00	732.92	732.92	168.08	.00
HEALTHCARE ASSOC CRE	UNSECURED	1,584.00	1,584.07	1,584.07	363.27	.00
MOIRA FLETCHER	UNSECURED	.00	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	UNSECURED	95.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	459.00	NA	NA	.00	.00
PORTFOLIO ACQUISITIO	UNSECURED	640.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	658.00	668.89	668.89	153.40	.00
JEFFERSON CAPITAL SY	UNSECURED	70.23	70.23	70.23	15.84	.00
RJM ACQUISITIONS	OTHER	.00	NA	NA	.00	.00
SCANA ENERGY MARKETI	UNSECURED	657.00	657.28	657.28	150.73	.00
US DEPT OF EDUCATION	UNSECURED	31,351.00	39,716.84	.00	.00	.00
US DEPT OF HOMELAND	UNSECURED	700.00	NA	NA	.00	.00
VICTORIAS SECRET	UNSECURED	1,046.00	NA	NA	.00	.00
GEMB/WALMART	UNSECURED	666.46	NA	NA	.00	.00
PBC OF MARYLAND	OTHER	.00	NA	NA	.00	.00
WALMART	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,950.00	1,984.41	1,984.41	455.08	.00
ECAST SETTLEMENT COR	UNSECURED	1,960.00	2,003.38	2,003.38	459.44	.00
WEST ASSET MANAGEMEN	UNSECURED	878.00	NA	NA	.00	.00
GMAC MORTGAGE/WELLS	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	4,237.09	4,237.09	971.69	.00
REAL TIME RESOLUTION	SECURED	NA	1,916.03	.00	.00	.00
DEUTSCHE BANK	SECURED	NA	12,656.07	.00	.00	.00
HEALTH CARE ASSO	SECURED	NA	.00	.00	.00	.00
TOMMIE TAYLOR	OTHER	.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	202.50	202.50	45.68	.00
ILLINOIS DEPT OF REV	PRIORITY	1,150.25	NA	NA	.00	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	21,733.46	21,733.46	1,504.26
All Other Secured	.00	.00	.00
TOTAL SECURED:	21,733.46	21,733.46	1,504.26
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	2,000.00	2,000.00	.00
TOTAL PRIORITY:	2,000.00	2,000.00	.00
GENERAL UNSECURED PAYMENTS:	47,706.15	10,913.18	.00

Disbursements:

Expenses of Administration	\$ 5,429.10
Disbursements to Creditors	\$ 36,150.90

TOTAL DISBURSEMENTS: \$ 41,580.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/29/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.